

Information to identify the case:					
Debtor 1	Joseph T. C. Wobbe			Social Security number or ITIN	xxx-xx-7459
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court Western District of Virginia				Date case filed for chapter	7 8/22/19
Case number: 19-50735					

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph T. C. Wobbe	
2. All other names used in the last 8 years	aka Joe Wobbe	
3. Address	304 Mineral Springs Drive Front Royal, VA 22630	
4. Debtor's attorney Name and address	Douglas W. Harold Jr 1114 Fairfax Pike, Suite 10 White Post, VA 22663	Contact phone (540) 869-0040
5. Bankruptcy trustee Name and address	Bob Stevens (384920) 501 Grove Ave. Charlottesville, VA 22902	Contact phone (434) 973-5012

For more information, see page 2 >

Debtor **Joseph T. C. Wobbe**

Case number **19-50735**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>116 N. Main St., Room 223 Harrisonburg, VA 22802</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (540) 434-8327</p> <p>Date: 8/22/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 18, 2019 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p>cr mtg, WDS, Courtroom, Historic, Courthouse, Court St. Entrance,, 103 N Main St.,, Woodstock,, VA 22664</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/17/19</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Western District of VirginiaIn re:
Joseph T. C. Wobbe
DebtorCase No. 19-50735-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 47

Date Rcvd: Aug 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2019.

db
4799408 +Joseph T. C. Wobbe, 304 Mineral Springs Drive, Front Royal, VA 22630-8253
+Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, FL1-908-0,
Tampa, Florida 33634-2413
4799411 +Bank of Clarke County, c/o Michael Bryan, Esq., 116 S. Braddock St.,
Winchester, Virginia 22601-4124
4799412 +Bank of Clarke County, Attn: Bankruptcy, 2 East Main Street,
Berryville, Virginia 22611-1338
4799414 Business Finance Group, Attn: Bankruptcy, 3980 Pender Drive, Suite 300, Fairfax, VA 22030
4799403 +CPI - SBA, 4273 Volunteer Road, Geneseo, NY 14454-9444
4799404 +Coast Professional Inc., PO Box 979128, St. Louis, MO 63197-9002
4799418 +Hugh B. Sager, 1729 Stony Creek Drive, Charlottesville, VA 22902-7200
4799420 +John Lancaster, PO Box 2222, Front Royal, VA 22630-0045
4799421 #+Kenneth and Judy McDyer, 10331 Pine Forest Road, Houston, TX 77042-1537
4799423 +People Incorporated Financial Services, Attn: Bankruptcy, 1173 West Main Street,
Abingdon, VA 24210-4703
4799402 +Performance Food Group, 7420 Ranco Road, Richmond, VA 23228-3702
4799424 +Performance Food Group, c/o Sands Anderson, PC, PO Box 1998, Richmond, VA 23218-1998
4799425 +RAC Security Systems, Inc., 315 W. 14th Street, Front Royal, VA 22630-2817
4799426 +Republic Services, 403 Lenoir Drive, Winchester, VA 22603-4605
4799427 +Sharon McCarthy, 610 Cobb Court, Woodstock, VA 22664-1356
4799429 +Specialized Loan Servicing, LLC, PO Box 630145, Littleton, CO 80163-0145
4799430 +Spring Lane Staunton, LLC, c/o Newell and Fran Coble, 295 Lee Jackson Highway,
Staunton, VA 24401
4799432 TG Land Holdings, LLC, 593 Main Street, Mt. Jackson, VA 22842
4799406 +Taylor Master Tenant, LLC, 120 N. Indian Alley, Winchester, VA 22601-6053
4799431 +Taylor Master Tenant, LLC, 836 N. Lexington Street, Arlington, VA 22205-1319
4799405 +The Trustees of Fultz, II, Inc., 2915 Lee Jackson Highway, Staunton, VA 24401-5712
4799433 +Town of Front Royal, 102 E. Main Street, Front Royal, VA 22630-3337
4799434 +Treasurer, City of Winchester, Rouss City Hall, 15 North Cameron Street,
Winchester, Virginia 22601-6082
4799435 +Treasurer, Shenandoah County, 600 North Main Street, Ste 105, Woodstock, VA 22664-1855
4799436 +Treasurer, Town of Woodstock, 135 North Main Street, Woodstock, VA 22664-1416
4799437 +United Bank, c/o Neil I. Title, Esq., PO Box 990, Arlington, VA 22216-0990
4799438 +United Bank, Attn: Bankruptcy, 300 Warren Avenue, Front Royal, Virginia 22630-4428
4799440 +Warren County Treasurer, PO Box 1540, Front Royal, Virginia 22630-0033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: douglasharold@verizon.net Aug 22 2019 22:53:27 Douglas W. Harold, Jr,
1114 Fairfax Pike, Suite 10, White Post, VA 22663
tr +EDI: BRSSTEVENS.COM Aug 23 2019 07:08:00 Bob Stevens (384920), 501 Grove Ave.,
Charlottesville, VA 22902-4804
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Aug 22 2019 22:53:41 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4799409 EDI: BANKAMER.COM Aug 23 2019 07:11:00 Bank of America, Attn: Bankruptcy, PO Box 982235,
El Paso, Texas 79998
4799413 E-mail/Text: bankruptcy@bbandt.com Aug 22 2019 22:53:37 BB&T Bank, Attn: Bankruptcy,
PO Box 1847, Wilson, North Carolina 27894
4799400 +E-mail/Text: bankruptcy@bbandt.com Aug 22 2019 22:53:37 BB&T, PO Box 580050,
Charlotte, NC 28258-0050
4799410 +EDI: BANKAMER2.COM Aug 23 2019 07:10:00 Bank of America, 100 N. Tryon Street,
Charlotte, NC 28255-0001
4799407 +EDI: BANKAMER.COM Aug 23 2019 07:11:00 Bank of America, Attn: Bankruptcy, PO Box 31785,
Tampa, Florida 33631-3785
4799415 +EDI: CAPITALONE.COM Aug 23 2019 07:11:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, Utah 84130-0285
4799416 +E-mail/Text: mmuller@mdmullerlaw.com Aug 22 2019 22:53:58 Coastal Sunbelt Produce Co.,
c/o Marion Dere Muller, LLC, 17 West Jefferson St, Ste 100, Rockville, MD 20850-4233
4799417 +E-mail/Text: bankruptcy@therespowerinone.com Aug 22 2019 22:53:34 First Bank,
112 West King Street, Strasburg, Virginia 22657-2220
4799419 +EDI: IRS.COM Aug 23 2019 07:12:00 IRS, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, Pennsylvania 19101-7346
4799422 +E-mail/Text: recovery@msufcu.org Aug 22 2019 22:53:52 Michigan State University FCU,
3777 West Road, East Lansing, MI 48823-8029
4799428 +E-mail/Text: bk@coastprofessional.com Aug 22 2019 22:53:45 Small Business Administration,
c/o Coast Professional, Inc., 214 Expo Circle, Suite 7, West Monroe, LA 71292-9497
4799439 E-mail/Text: bkr@taxva.com Aug 22 2019 22:53:55 Virginia Department of Taxation,
Attn: Bankruptcy, PO Box 1115, Richmond, Virginia 23218
4799442 EDI: WFFC.COM Aug 23 2019 07:11:00 Wells Fargo Home Mortgage, Attn: Bankruptcy,
8480 Stagecoach Circle, Frederick, Maryland 21701
4799441 +EDI: WFFC.COM Aug 23 2019 07:11:00 Wells Fargo Dealer Services,
Attn: Correspondence - MAC T9017-026, PO Box 168048, Irving, Texas 75016-8048
4799443 +EDI: WFFC.COM Aug 23 2019 07:11:00 Wells Fargo Home Mortgage, Attn: Bankruptcy,
PO Box 10335, Des Moines, Iowa 50306-0335

TOTAL: 18

District/off: 0423-5

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 47

Date Rcvd: Aug 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4799401 ##+Coastal Sunbelt Produce Co., 8704 Bollman Place, Savage, MD 20763-9747

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2019 at the address(es) listed below:
NONE.

TOTAL: 0